

CLAIMS

What is claimed is:

- 1 1. A method for payment of an invoice evidencing a payment
2 obligation of a payer to a biller using a third-party intermediary,
3 comprising:
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5 receiving at the intermediary a nonrepudiable commitment
6 from the payer to pay an amount of an invoice that is directly
7 authorized by the payer, wherein the commitment includes a
8 payment date subsequent to such authorization;
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10 receiving from the biller a legally binding commitment to pay
11 the amount of the invoice that is directly authorized by the
12 payer to the intermediary if the payer does not pay the amount
13 of the invoice to the intermediary;
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15 receiving at the intermediary directly from the payer an
16 authorization to pay the amount of the invoice to the biller;

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18 after directly receiving the authorization, paying to the biller at

19 least a substantial portion of the amount of the invoice; and

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21 subsequently collecting from the payer (or the payer's agent)

22 the amount of the invoice.

1 2. The method of claim 1, wherein the nonrepudiable
2 commitment from the payer is to pay a respective amount of any invoice
3 that is directly authorized by the payer.

1 3. The method of claim 1, wherein the legally binding
2 commitment from the biller is to pay a respective amount to the
3 intermediary of any invoice that is directly authorized by the payer if the
4 payer does not pay the respective amount to the intermediary.

1 4. The method of claim 1, wherein the authorization is received
2 electronically.

1 5. The method of claim 1, wherein the nonrepudiable
2 commitment to pay comprises a commitment to pay within a predetermined
3 period of time.

1 6. The method of claim 1, wherein the paying to the biller is done
2 electronically.

1 7. The method of claim 1, wherein the full amount of the invoice
2 is paid to the biller.

1 8. The method of claim 1, wherein the amount of the invoice is
2 collected from the payer electronically.

1 9. The method of claim 1, wherein the biller and the payer do not
2 execute an explicit payment agreement with each other ..

1 10. The method of claim 1, further comprising collecting from the
2 biller a fee for the paying of the invoice.

1 11. The method of claim 1, further comprising collecting from the
2 payer a fee for the paying of the invoice.

1 12. An apparatus to facilitate payment of an invoice evidencing a
2 payment obligation of a payer to a biller using a third-party intermediary,
3 comprising:

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5 a storage device; and

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7 a processor connected to the storage device, the storage device
8 storing a program for controlling the processor; and the
9 processor operative with the program to:

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11 receive at the intermediary a nonrepudiable commitment from
12 the payer to pay the amount of any invoice that is directly
13 authorized by the payer, wherein the commitment includes a
14 payment date subsequent to such authorization;

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16 receive from the biller a legally binding commitment to pay the
17 amount of the invoice that is directly authorized by the payer
18 to the intermediary if the payer does not pay the amount of
19 such an invoice to the intermediary;

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21 receive at the intermediary directly from the payer an
22 authorization to pay the amount of the invoice to the biller;

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24 after directly receiving the authorization, pay to the biller at
25 least a substantial portion of the amount of the invoice; and

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27 subsequently collect from the payer (or the payer's agent) the
28 amount of the invoice.

- 1 13. The apparatus of claim 12, wherein the nonrepudiable
2 commitment from the payer is to pay a respective amount of any invoice
3 that is directly authorized by the payer.

1 14. The apparatus of claim 12, wherein the legally binding
2 commitment from the biller is to pay a respective amount to the
3 intermediary of any invoice that is directly authorized by the payer if the
4 payer does not pay the respective amount to the intermediary.

1 15. The apparatus of claim 12, wherein the nonrepudiable
2 commitment to pay includes a commitment to pay within a predetermined
3 period of time.

1 16. The apparatus of claim 12, wherein the nonrepudiable
2 commitment to pay includes a commitment to pay within a predetermined
3 period of time.

1 17. The apparatus of claim 12, wherein the biller and the payer do
2 not execute an explicit payment agreement with each other .

1 18. The apparatus of claim 12, wherein the biller and the payer do
2 not execute an explicit payment agreement with each other .

1 19. The apparatus of claim 12, further comprising the processor
2 operative with the program to collect from the payer a fee for paying the
3 invoice.

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